



2015 Open Enrollment Announcement for Pre-2015 City of Detroit Retirees

November 1, 2014

Dear Pre-2015 Retiree:

Enclosed you will find your *2015 Calendar Year Retiree Health Benefits* booklet. This booklet outlines enrollment and benefits information for all Pre-2015 City of Detroit retirees. "Pre-2015 Retirees" are retirees of the City of Detroit, the Detroit Public Library, or the Detroit Regional Convention Facility Authority who retired with a City pension on or before December 31, 2014, and who either (a) were enrolled in City retiree health benefits on February 28, 2014 (or as a spouse on a City health benefit) or (b) transitioned from active City benefits to retiree City benefits on or after November 1, 2013. Surviving spouses and surviving children currently receiving or would be eligible to receive a duty death or survivor pension with respect to a retiree who would have qualified as a Pre-2015 Retiree are also eligible for the same benefits as a Pre-2015 Retiree. **Please review this booklet and letter carefully.**

OPEN ENROLLMENT DATES

Open enrollment for Medical and Dental benefit changes effective January 1, 2015 is November 10 – 21, 2014. The deadline for all benefit changes is November 21, 2014.

HOW TO ENROLL

You can enroll or make benefit changes by phone at (855) 224-6200, Monday – Friday, 8:30 a.m. – 7:00 p.m. Eastern Time. Due to the high number of calls received during the open enrollment period, you will be asked to leave a message. A customer service representative will return your call to process your enrollment. If you leave a message by 11:59 p.m. on November 21, 2014, your enrollment will still be processed, even if the representative returns your call after November 21st. Please be sure to leave your name and phone number in your message, otherwise your call cannot be returned.

Your can enroll or make benefit changes online at www.mydetroitbenefits.com, available 24 hours a day. If you previously created a password for www.mydetroitbenefits.com, it has been reset to your initial password, which is your full date of birth.

DO I NEED TO ENROLL OR MAKE CHANGES?

If you are a Medicare Eligible Pre-2015 retiree and you are currently enrolled in a Medicare Advantage, Dental, or Vision plan offered by the City, and you do not take any action during the open enrollment period, your current benefits will continue through 2015. If you are a Medicare Eligible Pre-2015 retiree, you may opt out of the Medicare Advantage plan during the open enrollment period and receive a Health Reimbursement Account (HRA). The HRA will be credited \$115 for each month you are not enrolled in a Medicare Advantage plan during 2015. Note that if you opt out of the Medicare Advantage plan and your spouse is currently covered under your Medicare Advantage plan, your spouse will no longer have Medical coverage. Please see page 5 of the enclosed booklet for details on the opt out process.

If you are a non-Medicare Eligible Pre-2015 retiree and you currently receive a stipend, you will continue to receive the stipend for January, February, and March in the same amount that you



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received for December 2014. Future communications will describe the benefit available to non-Medicare eligible Pre-2015 Retirees beginning in April 2014.

COST OF COVERAGE

The cost of the Medicare Advantage plans for Medicare Eligible Pre-2015 retirees is unchanged for 2015.

Medicare Advantage Plan	Monthly Retiree Contribution for Single Coverage	Monthly Retiree Contribution for Two-Person Coverage
HAP Senior Plus HMO	\$0.00	\$0.00
BCN Advantage HMO-POS	\$0.00	\$0.00
BCBSM Medicare Plus Blue Group PPO	\$29.43	\$58.86

All Pre-2015 Retirees, regardless of age or Medicare eligibility, who want dental coverage may enroll in the options described below, but are required to pay the full cost of the coverage. There are two dental plans available, one offered by Blue Cross Blue Shield of Michigan and one offered by Golden Dental. There are also two vision plans offered by Heritage Vision; however, enrollment or changes to the vision plans is not available during 2015 open enrollment. Your current 2014 vision enrollment choice will be continued through 2015. **The monthly rate for the Blue Cross Blue Shield of Michigan Dental plan has increased in 2015. The monthly rates for the Golden Dental and Heritage Vision plans are unchanged for 2015.**

Monthly Rate for Blue Cross Blue Shield of Michigan Dental

One Person \$ 33.74

Two Person \$ 80.97

Family \$ 101.21

Monthly Rate for Golden Dental

One Person \$ 24.20

Two Person \$ 39.61

Family \$ 58.31

Monthly Rate for Heritage Standard Plan Vision Plan

\$6.80 for One Person, Two Person or Family coverage

The Heritage Standard Vision plan requires a two-year enrollment.

Monthly Rate for Heritage National Vision Plan

\$7.09 for One Person

\$14.03 for Two Person or Family coverage

The Heritage National Vision plan requires a two-year enrollment.



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IF YOU HAVE QUESTIONS

If you have questions, please call the Benefit Administration Customer Service Line at (855) 224-6200, Monday – Friday, 8:30 a.m. – 7:00 p.m. Eastern. Due to the high number of calls received during the open enrollment period, you will be asked to leave a message. Your call will be returned in the order in which it was received. Please be sure to leave your name a phone number in your message, otherwise your call cannot be returned.

Thank you,

City of Detroit Benefits Administration